

### ABSTRACT OF THE INVENTION

Apparatus and methods are described for correlating business relationships and issuing  
5 earnings estimates. According to the present invention, an earnings estimate can be generated  
for a company as it compares to a consensus estimate, or other rating aggregate, along with an  
indication of an investment banking relationship or other business relationship that the entity  
providing the estimate has had with the company. In addition to a consensus estimate that may  
be based upon current and previous analyst earnings estimates, operating actuals, expected  
10 reporting dates, footnotes and company-issued guidelines, indications of investment banking  
relationships and a consensus estimate is provided that excludes input from banks conducting  
business with the company. The present invention can also include suggested actions that can be  
taken based upon data relating to an investment banking relationship, an earnings estimate and/or  
a consensus earnings estimate that excludes input from banks with substantial business  
15 relationships with the company.